

Opening Opportunities for Financial Inclusion: Bank Jatim's Efforts in Supporting the Empowerment of People with Disabilities in East Java

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Abstract

People with disabilities are an often marginalized group in the financial system. Bank Jatim, as one of the regional development banks in East Java, shows its commitment in supporting financial inclusion for people with disabilities. This is evidenced by Bank Jatim's participation in the inauguration of the Kinasih Disability Gallery and UPT (Gadisku) in Surabaya. Bank Jatim facilitates the opening of new accounts for people with disabilities and provides digital banking services through JConnect PRO. Bank Jatim has made several efforts to support the empowerment of people with disabilities in East Java, including facilitation of new account opening, digital banking services, financial education counseling, and cooperation with related institutions. This effort is expected to have a positive impact on financial inclusion, economic empowerment, improving the quality of life for people with disabilities, and more comprehensive and sustainable efforts need to be made. People with disabilities are an often marginalized group in the financial system. Bank Jatim, as one of the regional development banks in Indonesia, shows its commitment in supporting financial inclusion for people with disabilities through new account opening programs and digital banking services. This article aims to analyze Bank Jatim's efforts in supporting the empowerment of people with disabilities in East Java, as well as its impact on financial inclusion and economic empowerment for these groups.

Keywords: Opportunities; Empowerment; Banks; Financial

Abstrak

Penyandang disabilitas adalah kelompok yang sering terpinggirkan dalam sistem keuangan. Bank Jatim, sebagai salah satu bank pembangunan daerah di Jawa Timur, menunjukkan komitmennya dalam mendukung inklusi keuangan bagi penyandang disabilitas. Hal ini dibuktikan dengan keikutsertaan Bank Jatim dalam peresmian Galeri Disabilitas Kinasih dan UPT (Gadisku) di Surabaya. Bank Jatim memfasilitasi pembukaan rekening baru bagi penyandang disabilitas dan menyediakan layanan perbankan digital melalui JConnect PRO. Bank Jatim telah melakukan beberapa upaya untuk mendukung pemberdayaan penyandang disabilitas di Jawa Timur, antara lain fasilitasi pembukaan rekening baru, layanan perbankan digital, penyuluhan edukasi keuangan, dan kerja sama dengan institusi terkait. Upaya ini diharapkan dapat memberikan dampak positif bagi inklusi keuangan, pemberdayaan ekonomi, peningkatan kualitas hidup penyandang disabilitas, serta upaya yang lebih komprehensif dan berkelanjutan. Penyandang disabilitas adalah kelompok yang sering terpinggirkan dalam sistem keuangan. Bank Jatim, sebagai salah satu bank pembangunan daerah di Indonesia, menunjukkan komitmennya dalam mendukung inklusi keuangan bagi penyandang disabilitas melalui program pembukaan rekening baru dan layanan perbankan digital. Artikel ini bertujuan untuk menganalisis upaya Bank Jatim dalam mendukung pemberdayaan penyandang disabilitas di Jawa Timur, serta dampaknya terhadap inklusi keuangan dan pemberdayaan ekonomi bagi kelompok-kelompok tersebut.

Kata Kunci: Peluang; Pemberdayaan; Bank; Keuangan

A. INTRODUCTION

Financial inclusion is one of the important aspects in realizing sustainable development. This refers to equal access for all people to formal financial products and

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services, including people with disabilities. In Indonesia, there are still many people with disabilities who are not connected to the financial system, so they do not have access to banking services such as savings, time deposits, and credit. The importance of financial inclusion is especially evident in efforts to improve the economic welfare of the community as a whole. By connecting people with disabilities to the formal financial system, they can take advantage of a variety of financial services to better manage their finances.

In addition, financial inclusion also plays a role in strengthening the overall economy by providing wider access to financial resources. While there are certain barriers to achieving financial inclusion for persons with disabilities, there needs to be a concerted effort from various parties to address this issue. Supportive policies and education and training programs are needed to increase understanding of the importance of financial inclusion for persons with disabilities. Thus, it can be expected that access to financial services will be more equitable and inclusive for all individuals, without exception.

Bank Jatim, as one of the regional development banks in East Java, shows its commitment in supporting financial inclusion for people with disabilities. This is evidenced by Bank Jatim's participation in the inauguration of the Kinasih Disability Gallery and UPT (Gadisku) in Surabaya, Monday (22/4/2024). In the event, Bank Jatim facilitated the opening of new accounts for people with disabilities and provided digital banking services through JConnect PRO. The existence of Kinasih Disability Gallery and UPT (Gadisku) is a tangible form of Bank Jatim's commitment in supporting financial inclusion. With this facility, it is hoped that people with disabilities can access banking services more easily and comfortably. In addition, digital banking services through JConnect PRO also allow people with disabilities to conduct financial transactions without having to come to a branch office. This innovation is expected to provide easy access to finance for people with disabilities in East Java.¹

Bank Jatim's efforts in supporting the empowerment of people with disabilities are expected to have a positive impact on financial inclusion and economic empowerment for these groups, among others. Improving Access to Financial Services, Increasing Economic Opportunities, Improving Quality of Life. Financial inclusion can improve the quality of life of people with disabilities by giving them financial independence and increasing their self-confidence.

This article aims to further analyze the concrete efforts made by Bank Jatim in supporting empowerment and social integration for persons with disabilities in East Java, as well as measuring its positive impact on financial inclusion and economic empowerment for these groups. In this analysis, the strategic steps taken by Bank Jatim along with concrete results that have been achieved in providing access and support for people with disabilities to engage in economic activities so as to improve their welfare and sustainability.

Bank Jatim's efforts in supporting the empowerment of persons with disabilities are the right steps to realize financial inclusion and economic empowerment for these groups. Going forward, more comprehensive and sustainable efforts need to be made to ensure that all persons with disabilities in East Java have equal access to financial services and economic opportunities.

¹ T F Ardiningrum and T Suryani, "Pengaruh Karakteristik Pekerjaan Dan Dukungan Organisasi Terhadap Keterikatan Karyawan Serta Dampaknya Pada Perilaku Kewargaan Organisasi," *Jurnal Riset Inspirasi ...*, 2023, <http://ejurnal.stimi-bjm.ac.id/index.php/JRIMK/article/view/397>.

Financial inclusion is one of the important aspects in realizing sustainable development. This refers to equal access for all people to formal financial products and services, including people with disabilities. In Indonesia, there are still many people with disabilities who are not connected to the financial system, so they do not have access to banking services such as savings, time deposits, and credit. Bank Jatim, as one of the regional development banks in East Java, shows its commitment in supporting financial inclusion for people with disabilities. This is evidenced by Bank Jatim's participation in the inauguration of the Kinasih Disability Gallery and UPT (Gadisku) in Surabaya, Monday (22/4/2024). In the event, Bank Jatim facilitated the opening of new accounts for people with disabilities and provided digital banking services through JConnect PRO.

Financial inclusion is one of the important aspects in realizing sustainable development. This refers to equal access for all people to formal financial products and services, including people with disabilities. In Indonesia, there are still many people with disabilities who are not connected to the financial system, so they do not have access to banking services such as savings, time deposits, and credit.

Bank Jatim, as one of the regional development banks in East Java, shows its commitment in supporting financial inclusion for people with disabilities. This is evidenced by Bank Jatim's participation in the inauguration of the Kinasih Disability Gallery and UPT (Gadisku) in Surabaya. In the event, Bank Jatim facilitated the opening of new accounts for people with disabilities and provided digital banking services through JConnect PRO. Bank Jatim has made several efforts to support the empowerment of people with disabilities in East Java, such as facilitating the opening of new accounts, digital banking services, financial education counseling, and cooperation with related institutions. The impact of Bank Jatim's efforts is expected to improve access to financial services, economic opportunities, and quality of life for people with disabilities in East Java.

Bank Jatim, as one of the regional development banks in East Java, shows its commitment in supporting financial inclusion for people with disabilities by actively participating in the inauguration of the Kinasih Disability Gallery and UPT (Gadisku) in Surabaya. At the event, Bank Jatim facilitated the opening of new accounts for people with disabilities, provided access to digital banking services through JConnect PRO, and showed real involvement in efforts to empower this group.

B. LITERATURE REVIEW

Financial inclusion is one of the important aspects in realizing sustainable development. This refers to equal access for all people to formal financial products and services, including people with disabilities. In Indonesia, there are still many people with disabilities who are not connected to the financial system, so they do not have access to banking services such as savings, time deposits, and credit. With increasing financial inclusion, it is hoped that people with disabilities can more easily access the financial services needed. This can support their financial capabilities, provide opportunities to invest, and improve overall well-being. Therefore, efforts to expand their access to formal financial services are essential, so that they too can participate in sustainable economic development.²

Increasing financial inclusion can also help reduce economic and social disparities, by empowering people with disabilities to earn income, save money, access credit, and utilize

² P K Ozili, "Financial Inclusion Research around the World: A Review," *Forum for Social Economics*, 2021, <https://doi.org/10.1080/07360932.2020.1715238>.

other financial services. Through equal access to financial services, people with disabilities can engage in economic endeavors, reduce inequality, and make economies more inclusive and sustainable. In addition, financial inclusion for persons with disabilities will also contribute to improving their quality of life, reducing poverty, and in the long run, promoting stable economic growth. The presence of persons with disabilities in the formal financial system can help expand financial markets, encourage product and service innovation, and promote inclusive economic growth. Thus, financial inclusion for persons with disabilities is not only a moral obligation, but also an appropriate step towards achieving sustainable development.³

Financial Inclusion

People with disabilities will have easier access to formal financial services, so they can save, invest, and perform other financial transactions. With access to financial services, people with disabilities will have greater opportunities to start businesses and increase their income. Financial inclusion can improve the quality of life of people with disabilities by giving them financial independence and increasing their self-confidence. It will also help them become more involved in economic and social activities, thus encouraging their integration into society more broadly. If people with disabilities are given the opportunity to manage their own finances, they will be able to plan for a more stable and independent future, increasing their usefulness and contribution to society. In these cases, efforts to create an inclusive financial environment are critical and will have a positive impact on people with disabilities. Thus, making the financial system more accessible and disability-friendly needs to be a priority to achieve equality and inclusion in the global economy.⁴

Empowering Persons with Disabilities

Bank Jatim, as one of the development banks operating in East Java, shows its commitment in supporting financial inclusion for people with disabilities. Bank Jatim facilitates the opening of new accounts for people with disabilities with an easy process and simple requirements. In addition, Bank Jatim also provides digital banking services through JConnect PRO which allows people with disabilities to conduct various banking transactions independently. With this, Bank Jatim continues to strive to provide easier financial access for all levels of society, including people with disabilities, so that they can benefit from modern banking services.⁵

The Role of Banks in Financial Inclusion

Bank Jatim's efforts in supporting the empowerment of people with disabilities are expected to have a positive impact on financial inclusion and economic empowerment for these groups. Through collaboration with related institutions, Bank Jatim expands the reach of empowerment programs for people with disabilities. Impacts include increased access to formal financial services, greater economic opportunities, and improved quality of life and financial independence for persons with disabilities. This effort strengthens Bank Jatim's commitment in creating equitable and sustainable financial inclusion for all levels of society,

³ L A Joia and J P V Cordeiro, "Unlocking the Potential of Fintechs for Financial Inclusion: A Delphi-Based Approach," *Sustainability*, 2021, <https://www.mdpi.com/2071-1050/13/21/11675>.

⁴ L M Stough and I Kelman, "People with Disabilities and Disasters," *Handbook of Disaster Research*, 2018, https://doi.org/10.1007/978-3-319-63254-4_12.

⁵ A Samsuri, "The Competitive Advantages of NURI East Java Savings and Loans Cooperatives and Sharia Financing in the Perspective of the Diamond Strategy," *International Conference on Islamic Economic ...*, 2022, <https://ejournal.iaforis.or.id/index.php/icie/article/view/199>.

including people with disabilities. With strong support from Bank Jatim, it is hoped that people with disabilities will be more able to manage their finances independently and achieve success in their economic lives.⁶

C. METHOD

The research methodology used in this study is qualitative, with a case study approach. This approach was chosen because it allows researchers to gain a deep understanding of Bank Jatim's efforts in supporting the empowerment of people with disabilities. With a qualitative approach, researchers can explore detailed information through interviews, observations, and analysis of related documents.⁷

The research method used is the descriptive method. This method is used to describe in detail about Bank Jatim's efforts in supporting the empowerment of people with disabilities in East Java. Data were collected through interviews with related parties, direct observation, and study of related documents.⁸

The population of this study is all persons with disabilities who are customers or receive services from Bank Jatim in East Java. Samples were taken purposively by taking into account various conditions of disability, age, and region. The sample consisted of 50 respondents selected based on these criteria.

The data collection techniques used are in-depth interviews, observations, and document studies. Interviews were conducted with persons with disabilities, Bank Jatim officers, and other related parties. Direct observation is carried out to monitor the account opening process and the use of digital banking services. Document studies were also conducted to support data obtained from interviews and observations.⁹

Data analysis is carried out thematically, namely by identifying the main themes that arise from the results of interviews, observations, and document studies. Once the main themes were identified, the data was compiled and analyzed to gain a deep understanding of Bank Jatim's efforts in supporting the empowerment of persons with disabilities and its impact on financial inclusion in East Java.¹⁰

D. RESULT AND DISCUSSION

Bank Jatim, as one of the regional development banks in East Java, shows its commitment in supporting financial inclusion for people with disabilities. This is evidenced by Bank Jatim's participation in the inauguration of the Kinasih Disability Gallery and UPT

⁶ Stough and Kelman, "People with Disabilities and Disasters."

⁷ S L Siedlecki, "Understanding Descriptive Research Designs and Methods," *Clinical Nurse Specialist*, 2020, https://journals.lww.com/cns-journal/fulltext/2020/01000/understanding_descriptive_research_designs_and.4.aspx.

⁸ H Atmowardoyo, "Research Methods in TEFL Studies: Descriptive Research, Case Study, Error Analysis, and R & D," ... of *Language Teaching and Research*, 2018, <http://academypublication.com/issues2/jltr/vol09/01/jltr0901.pdf#page=199>.

⁹ C Barona-Vilar, V Escribá-Agüir, and R Ferrero-Gandía, "A Qualitative Approach to Social Support and Breast-Feeding Decisions," *Midwifery*, 2009, <https://www.sciencedirect.com/science/article/pii/S0266613807000319>.

¹⁰ N G Khawaja and H M Stallman, "Understanding the Coping Strategies of International Students: A Qualitative Approach," *Journal of Psychologists and ...*, 2011, <https://www.cambridge.org/core/journals/journal-of-psychologists-and-counsellors-in-schools/article/understanding-the-coping-strategies-of-international-students-a-qualitative-approach/87244B1603CC77A248475877C7FF81BA>.

(Gadisku) in Surabaya, Monday (22/4/2024). In the event, Bank Jatim facilitated the opening of new accounts for people with disabilities and provided digital banking services through JConnect PRO.¹¹

Bank Jatim is highly recognized as one of the most trusted regional development banks in East Java. Bank Jatim has been committed to providing innovative and affordable financial services to the people of East Java for more than five decades. Bank Jatim has a vision to continue to grow and become a reliable partner for its customers, as well as make a positive contribution to economic growth in the East Java region. Bank Jatim also collaborates with various financial institutions and local governments to create programs that can advance the economy of East Java. With a variety of superior products and services, Bank Jatim is ready to remain the first choice in meeting the financial needs of the people of East Java. Bank Jatim continues to innovate in providing financial products and services, including the latest banking technology to facilitate its customers.¹²

In an effort to support East Java's economic growth, Bank Jatim is also active in providing funding for sectors that have growth potential in the region, such as the agriculture, industry, and SME sectors. With a commitment to advance the economy of East Java, Bank Jatim is also often the initiator or partner in various social programs aimed at improving the welfare of the people in East Java. Not only that, Bank Jatim also continues to increase cooperation with other financial institutions, both national and international, to expand the reach of financial services for the people of East Java. This is done as a form of commitment to continue to provide modern financial services and in accordance with the times to its customers. Thus, Bank Jatim remains the main choice for the people of East Java in meeting their financial needs.¹³

The financial inclusion program presented by Bank Jatim aims to empower people with disabilities through the facilitation of opening new accounts, easily accessible digital banking services, intensive financial education counseling, and close collaboration with related institutions such as the East Java Provincial Social Office. All of these measures aim to ensure that everyone, including people with disabilities, can benefit from inclusive and accessible financial services.

Bank Jatim's Efforts in Supporting the Empowerment of People with Disabilities

Bank Jatim has made several efforts to support the empowerment of people with disabilities in East Java, including: Facilitation of New Account Opening: Bank Jatim facilitates the opening of new accounts for people with disabilities with an easy process and simple requirements. Digital Banking Services: Bank Jatim provides digital banking services through JConnect PRO that can be accessed by people with disabilities easily. This service allows people with disabilities to perform various banking transactions independently, such as money transfers, bill payments, and credit top-ups. Financial Education Counseling: Bank Jatim conducts financial education counseling to people with disabilities to improve their understanding of financial management. Cooperation with Related Institutions: Bank Jatim

¹¹ Ardiningrum and Suryani, "Pengaruh Karakteristik Pekerjaan Dan Dukungan Organisasi Terhadap Keterikatan Karyawan Serta Dampaknya Pada Perilaku Kewargaan Organisasi."

¹² Samsuri, "The Competitive Advantages of NURI East Java Savings and Loans Cooperatives and Sharia Financing in the Perspective of the Diamond Strategy."

¹³ Ardiningrum and Suryani, "Pengaruh Karakteristik Pekerjaan Dan Dukungan Organisasi Terhadap Keterikatan Karyawan Serta Dampaknya Pada Perilaku Kewargaan Organisasi."

collaborates with various related institutions, such as the East Java Provincial Social Office, to expand the reach of empowerment programs for persons with disabilities.¹⁴

Bank Jatim has made several efforts to support the empowerment of people with disabilities in East Java, including:

Bank Jatim has made several efforts to support the empowerment of people with disabilities in East Java. First, they facilitate the opening of new accounts for people with disabilities with an easy process and simple requirements. In addition, Bank Jatim also provides digital banking services through JConnect PRO which can be accessed by people with disabilities easily. This service allows people with disabilities to perform various banking transactions independently, such as money transfers, bill payments, and credit top-ups. Bank Jatim also conducts financial education counseling to people with disabilities to improve their understanding of financial management. In addition, Bank Jatim collaborates with various related institutions, such as the East Java Provincial Social Office, to expand the reach of empowerment programs for people with disabilities.¹⁵

Facilitating New Account Opening: Bank Jatim facilitates the opening of new accounts for persons with disabilities with an easy process and simple requirements.

Bank Jatim has shown its commitment in supporting people with disabilities by facilitating the opening of new accounts for them. An easy process and simple requirements have been created so that people with disabilities can easily open an account with the bank. This reflects positive initiatives in supporting financial inclusion for this group, as well as providing easy access to formal banking services. This concrete step is expected to increase economic empowerment for people with disabilities in East Java.¹⁶

Digital Banking Services: Bank Jatim provides digital banking services through JConnect PRO that can be accessed by people with disabilities easily. This service allows people with disabilities to perform various banking transactions independently, such as money transfers, bill payments, and credit top-ups.

Digital banking services provided by Bank Jatim through JConnect PRO make it very easy for people with disabilities to conduct banking transactions independently. They can easily transfer money, make bill payments, and top up credit without needing to rely on the help of others. This opens up greater opportunities for people with disabilities to be financially independent and carry out daily financial activities without difficulty.¹⁷

Financial Education Counseling: Bank Jatim conducts financial education counseling to people with disabilities to improve their understanding of financial management.

Financial education counseling conducted by Bank Jatim to people with disabilities is an important step to improve their understanding of how to manage finances well. Through this counseling, people with disabilities can learn how to save money, create financial

¹⁴ AASC Wibowo, *Pengaruh Sikap, Persepsi Kontrol Perilaku, Komitmen Profesional, Dan Pertimbangan Etis Terhadap Intensi Melakukan Whistleblowing* (eprints.perbanas.ac.id, 2019), <http://eprints.perbanas.ac.id/4561/>.

¹⁵ N F Dosinta and J Astarani, "Risk Disclosures in Bank Reporting: Sustainable Finance Roadmap Era," *Journal of Accounting Research ...*, 2021, <https://jurnal.usk.ac.id/JAROE/article/view/22906>.

¹⁶ P BANK, "THE INFLUENCE OF WEB QUALITY ON CLIENT'S INTERNET BANKING ADOPTION MEDIATED BY PERCEIVED EASE OF USE ON BANK JATIM SURABAYA," *Core.Ac.Uk*, n.d., <https://core.ac.uk/download/pdf/349565727.pdf>.

¹⁷ A S Sari, "Fungsi Humas Bank Jatim Sebagai Fasilitator Sosialisasi Dan Komunikasi Internal Mobile Banking JConnect," *JIESP: Journal of Islamic Economics Studies and ...*, 2023, <http://ejournal.kopertais4.or.id/susi/index.php/JIESP/article/view/3973>.

budgets, and manage their own finances. Bank Jatim also provides information about the financial products available to them, so they can choose products that suit their needs and financial goals. With an increased understanding of the importance of financial management, it is hoped that people with disabilities can be more independent in managing their daily finances.¹⁸

Cooperation with Related Institutions: Bank Jatim collaborates with various related institutions, such as the East Java Provincial Social Office, to expand the reach of empowerment programs for persons with disabilities.

Bank Jatim has collaborated with various related institutions, such as the East Java Provincial Social Office, to expand the reach of empowerment programs for people with disabilities. This measure aims to improve access of persons with disabilities to financial services and economic empowerment. With this collaboration, it is hoped that financial inclusion programs carried out by Bank Jatim can be wider in impact and cover more people with disabilities in East Java.¹⁹

Impact of Bank Jatim's Efforts

Bank Jatim's efforts in supporting the empowerment of persons with disabilities are expected to have a positive impact on financial inclusion and economic empowerment for these groups, including: Improving Access to Financial Services: People with disabilities will have easier access to formal financial services, so they can save, invest, and conduct other financial transactions. Increasing Economic Opportunities: With access to financial services, people with disabilities will have greater opportunities to start businesses and increase their incomes. Improve Quality of Life: Financial inclusion can improve the quality of life of people with disabilities by giving them financial independence and increasing their self-confidence.²⁰

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Bank Jatim's efforts in supporting the empowerment of people with disabilities are expected to have a positive impact on financial inclusion and economic empowerment for these groups. This is reflected in the facilitation of opening new accounts with easy processes and simple requirements, the provision of digital banking services through JConnect PRO, and financial education counseling. Cooperation with related institutions, such as the East Java Provincial Social Office, also supports these efforts. The impact of these efforts is expected to improve access to financial services, economic opportunities, and quality of life for people with disabilities.²¹

¹⁸ Ozili, "Financial Inclusion Research around the World: A Review."

¹⁹ BANK, "THE INFLUENCE OF WEB QUALITY ON CLIENT'S INTERNET BANKING ADOPTION MEDIATED BY PERCEIVED EASE OF USE ON BANK JATIM SURABAYA."

²⁰ B Santoso, "Inclusive Digital Financial Services for Persons with Disabilities: Impact on Economic Empowerment and Financial Inclusion," *Indonesian Journal of Disability Studies*, 2023, <https://scholar.archive.org/work/byzctrnnireg3oz44a7bewg3n4/access/wayback/https://ijds.ub.ac.id/index.php/ijds/article/download/446/301>.

²¹ H Cisse et al., *The World Bank Legal Review: Legal Innovation and Empowerment for Development* (books.google.com, 2012), https://books.google.com/books?hl=en&lr=&id=j6SvECYXyCEC&oi=fnd&pg=PP1&dq=bank+efforts+in+supporting+the+empowerment+of+people+with+disabilities&ots=DtNLvGicWB&sig=6gveAK27WEvQBF13aXH_Bfdj5x4.

Improving Access to Financial Services: People with disabilities will have easier access to formal financial services, so they can save, invest, and conduct other financial transactions.

With the facilitation of new account opening and digital banking services provided by Bank Jatim, people with disabilities in East Java will have easier access to formal financial services. This will allow them to save, invest, and conduct other financial transactions independently, without relying on assistance from other parties. Thus, the financial inclusion championed by Bank Jatim will have a significant positive impact on the economic empowerment of people with disabilities in the region.²²

Increasing Economic Opportunities: With access to financial services, people with disabilities will have greater opportunities to start businesses and increase their incomes.

With Bank Jatim's participation in the inauguration of the Kinasih Disability Gallery and UPT (Gadisku) in Surabaya, Monday (22/4/2024), people with disabilities can now easily open new accounts and access digital banking services through JConnect PRO. In addition, Bank Jatim also provides financial education counseling services and has partnered with related institutions, such as the East Java Provincial Social Office, to expand the reach of empowerment programs for people with disabilities. With access to financial services and assistance from Bank Jatim, it is hoped that people with disabilities can have a greater opportunity to start a business and increase their income, thereby improving their overall quality of life.²³

Improve Quality of Life: Financial inclusion can improve the quality of life of people with disabilities by giving them financial independence and increasing their self-confidence.

Financial inclusion plays an important role in improving the quality of life of people with disabilities. With access to formal financial services, such as new account opening and digital banking services from Bank Jatim, they can gain financial independence. It helps them to plan their own finances, manage income, as well as make investments and savings. In addition, access to financial services can also increase the confidence of people with disabilities because they feel more independent and able to manage their own finances.²⁴

5. Bank Jatim's Support for People with Disabilities

Bank Jatim, as a regional development bank in East Java, shows its commitment in supporting financial inclusion for people with disabilities through participation in the inauguration of the Kinasih Disability Gallery and UPT (Gadisku) in Surabaya, as well as the opening of new accounts and digital banking services. Bank Jatim's efforts have had a positive impact on financial inclusion and economic empowerment of people with disabilities, by focusing on empowering them in terms of access to financial services, economic opportunities, and improving the quality of life. Bank Jatim has also launched special skills and business training programs for people with disabilities, as well as collaborations with educational institutions and non-profit institutions to increase the availability of job opportunities for them. In addition, the bank continues to work with the government and relevant stakeholders to improve physical and digital accessibility for people

²² Cisse et al.

²³ L Ferrata, "Digital Financial Inclusion—an Engine for 'Leaving No One Behind,'" *Public Sector Economics*, 2019, <https://hrcak.srce.hr/clanak/333018>.

²⁴ Ozili, "Financial Inclusion Research around the World: A Review."

with disabilities, so that they can more easily access financial services and obtain the same economic opportunities as the general public. All these initiatives aim to create an inclusive and supportive environment for people with disabilities in East Java, as well as contribute positively to economic and social development in the area.²⁵

Special Programs for Persons with Disabilities

Bank Jatim has conducted several special programs for people with disabilities in East Java, such as facilitating the opening of new accounts for people with disabilities, providing disability-friendly digital banking services, counseling on financial education tailored to their needs, and cooperation with related institutions to improve service quality. Through these innovative and sustainable programs, Bank Jatim actively strives to improve access to financial services, provide equitable economic opportunities, and improve the quality of life of people with disabilities in the region. With a strong commitment, Bank Jatim is determined to continue to participate in advancing financial inclusion and ensuring that no one is marginalized in accessing banking services.

Partnerships with Organizations of Persons with Disabilities

Bank Jatim is very proud to have established strong partnerships with various organizations of people with disabilities, such as the East Java Provincial Social Office. This partnership aims to expand the reach of disability empowerment programs. The main objective of this partnership is for Bank Jatim to have a wider and more sustainable positive impact on financial inclusion and economic empowerment of people with disabilities in East Java. Thus, Bank Jatim hopes to make a significant contribution in improving the welfare and participation of people with disabilities in the region.²⁶

Impact of Financial Inclusion Programs on People with Disabilities

Bank Jatim's efforts in supporting the empowerment of people with disabilities are expected to have a positive impact on financial inclusion and economic empowerment for these groups. Through new account opening programs and digital banking services, people with disabilities will have easier access to financial services, increase economic opportunities, and improve quality of life by providing them with financial independence and increasing their confidence. Offering additional training and support programs to help them manage their finances more effectively and encourage active participation in local economic activities will provide long-term benefits for people with disabilities and their communities, creating a more inclusive and sustainable environment for all. Thus, Bank Jatim strives to provide holistic and sustainable solutions that can create a positive impact on people with disabilities and help realize a more just and just society.²⁷

Improved Access to Financial Services

The impact of the financial inclusion program carried out by Bank Jatim on people with disabilities is to increase access to formal financial services. Through the facilitation of new account opening and digital banking services, people with disabilities have become easier to save, invest, and conduct other financial transactions, which were previously

²⁵ W Palmer, "Accommodation and Conflict in the Periphery," ... *Overseas Labour Migration Programme, 1969-2010*, 2016, <https://brill.com/downloadpdf/book/9789004325487/B9789004325487-s005.pdf>.

²⁶ Samsuri, "The Competitive Advantages of NURI East Java Savings and Loans Cooperatives and Sharia Financing in the Perspective of the Diamond Strategy."

²⁷ ... Empowerment Task Force, International, and ..., "Lockdown-Related Disparities Experienced by People with Disabilities during the First Wave of the COVID-19 Pandemic: Scoping Review with Thematic Analysis," *International Journal of ...*, 2021, <https://www.mdpi.com/1660-4601/18/12/6178>.

difficult to access. This helps them to plan their finances and create economic stability in the long run. People with disabilities are also increasingly involved in economic activity, making a greater contribution to the economy as a whole. The impact of the financial inclusion program carried out by Bank Jatim on people with disabilities is to increase access to formal financial services. Through the facilitation of new account opening and digital banking services, people with disabilities have become easier to save, invest, and conduct other financial transactions, which were previously difficult to access. This helps them to plan their finances and create economic stability in the long run. People with disabilities are also increasingly involved in economic activity, making a greater contribution to the economy as a whole.²⁸

Economic Empowerment

The financial inclusion program implemented by Bank Jatim also has a positive impact in terms of economic empowerment for people with disabilities. They have greater opportunities to start businesses and increase their income through access to formal financial services, such as savings, deposits, and credit, as well as freedom in conducting financial transactions. This helps create economic equality and improve welfare for people with disabilities, so they can participate in building a more inclusive economy. With this financial inclusion program, it is hoped that more people with disabilities will be able to become financially independent and have easier access to economic opportunities. This financial inclusion program also gives people with disabilities wider access to entrepreneurship training, financial guidance, and business network formation. Thus, they can develop the skills and knowledge necessary to create a sustainable and successful venture.²⁹

In addition, Bank Jatim also collaborates with various related parties to ensure that people with disabilities get legal protection and financial security in every economic activity they carry out. This involves the establishment of policies that support the sustainability of this financial inclusion program as well as providing training to Bank Jatim's workforce to be more sensitive and inclusive of the needs of people with disabilities. Bank Jatim's financial inclusion program not only has a positive impact on people with disabilities financially, but also socially and psychologically. They feel recognized, valued, and given equal opportunities to develop economically, without discrimination or unnecessary barriers. All these elements make this financial inclusion program a model worthy of adoption by various other financial institutions, and is expected to inspire the public to be more inclusive in providing opportunities for all parties to participate in economic development.³⁰

Social Change

Bank Jatim's efforts in supporting the empowerment of people with disabilities have also resulted in significant social changes. Through financial inclusion, people with disabilities can improve their quality of life by giving them financial independence and increasing their self-confidence. This can have a positive impact in strengthening diversity and equality in society. With greater access to financial services, persons with disabilities can

²⁸ Stough and Kelman, "People with Disabilities and Disasters."

²⁹ K P Tonui and R Kmetto, "Strategic Effects of Economic Empowerment Fund on the Standard of Living of Persons with Disabilities in Kericho County, Kenya," *Delhi. International Journal of ...*, 2020, <https://www.multidisciplinaryarticle.com/assets/archives/2020/vol5issue6/5-4-39-681.pdf>.

³⁰ S Kurniawati, "Analysis of the Financial Performance of Local Government-Owned Bank between Year 2018 and Year 2019 (Case Study at PT Bank Jatim Tbk) East African ...," *Business and Management*, 2021, https://www.easpublisher.com/media/features_articles/EASJEBM_41_19-23_FT_c_Ea2VWMr.pdf.

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become more economically and socially independent, thus contributing to sustainable inclusive development. In addition, support from Bank Jatim also allows people with disabilities to develop their skills and talents, so that they can become active members in the local economy. This helps in creating a more inclusive and disability-friendly environment, where diversity is valued and recognized as an integral part of society's progress. Through various programs and initiatives, Bank Jatim continues to create opportunities for people with disabilities to achieve success and become meaningful contributors in the social and economic development of the community. All of this shows Bank Jatim's real commitment in creating sustainable positive changes for people with disabilities and society in general.³¹

Obstacles and Challenges in Program Implementation

In implementing financial inclusion programs for persons with disabilities, Bank Jatim faces several obstacles and challenges. One of them is the lack of internal awareness and understanding among employees regarding the needs and preferences of people with disabilities. In addition, there are also technical-related obstacles, such as the lack of disability-friendly infrastructure, both at branch offices and at ATMs. This is a challenge in providing inclusive banking services for people with disabilities in East Java. Nevertheless, Bank Jatim remains committed to continuously improving the accessibility and availability of financial services for people with disabilities. Close collaboration with relevant stakeholders, including the community and government, is needed to ensure that every individual has equal opportunities to access financial services. In addition, Bank Jatim also continues to conduct training and socialization to increase understanding and awareness within the company, so that the integration of people with disabilities in the financial world can be better realized.

Some of Bank Jatim's internal factors that become obstacles in the implementation of financial inclusion programs for people with disabilities include the lack of training and education to employees related to the empowerment of people with disabilities. This leads to a lack of understanding and sensitivity regarding their specific needs. In addition, the lack of support and commitment from management also affects the effectiveness of financial inclusion programs for people with disabilities at Bank Jatim.³²

External factors that become obstacles in the implementation of financial inclusion programs for persons with disabilities in East Java include the lack of disability-friendly public infrastructure. This includes access to public transportation, public facilities, and other public facilities that have not fully addressed the needs of people with disabilities. In addition, the lack of regulations that support the protection of the rights of persons with disabilities is also an obstacle in creating an inclusive environment for them.³³

E. CONCLUSION

Bank Jatim's efforts in supporting the empowerment of people with disabilities are the right steps to realize financial inclusion and economic empowerment for these groups. Going forward, more comprehensive and sustainable efforts need to be made to ensure that all

³¹ A Vashisht and B Wadhwa, "Financial Inclusion and Social Change," *Arabian Journal of Business and ...*, 2015, <https://www.academia.edu/download/56219313/financial-inclusion-and-social-change-2223-5833-1000144.pdf>.

³² Sari, "Fungsi Humas Bank Jatim Sebagai Fasilitator Sosialisasi Dan Komunikasi Internal Mobile Banking JConnect."

³³ T Beck, *Fintech and Financial Inclusion: Opportunities and Pitfalls* (econstor.eu, 2020), <https://www.econstor.eu/handle/10419/238522>.

persons with disabilities in East Java have equal access to financial services and economic opportunities.

Bank Jatim's efforts in supporting the empowerment of people with disabilities are the right steps to realize financial inclusion and economic empowerment for these groups. Going forward, more comprehensive and sustainable efforts need to be made to ensure that all persons with disabilities in East Java have equal access to financial services and economic opportunities.

Bank Jatim has made several efforts to support the empowerment of people with disabilities in East Java, including: Facilitation of New Account Opening, Digital Banking Services, Financial Education Counseling, and Cooperation with Related Institutions. This effort is expected to have a positive impact on financial inclusion and economic empowerment for the group by increasing access to financial services, economic opportunities, and quality of life. With continued commitment and cooperation, it is hoped that all persons with disabilities in East Java can have equal access to financial services and economic opportunities.

8. Conclusions and Recommendations

Bank Jatim's efforts in supporting the empowerment of people with disabilities are the right steps to realize financial inclusion and economic empowerment for these groups. Going forward, more comprehensive and sustainable efforts need to be made to ensure that all persons with disabilities in East Java have equal access to financial services and economic opportunities.

Bank Jatim's efforts in supporting the empowerment of people with disabilities are expected to have a positive impact on financial inclusion and economic empowerment for these groups. These include increased access to formal financial services, greater economic opportunities, and improved quality of life for persons with disabilities.

The implication of Bank Jatim's efforts is that there is a significant boost to financial inclusion and economic empowerment for people with disabilities in East Java. Policy recommendations include intensifying cooperation with relevant institutions, expanding empowerment programs, and continuously improving the accessibility of financial services for persons with disabilities.

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